

IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

ARROYO, ALBERTO, JR

581-64-0806

Debtor(s)

CASE NO. 02-07876 ESL

Chapter 7

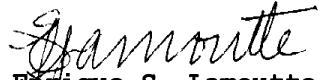
FILED & ENTERED ON 4/24/2003

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

San Juan, Puerto Rico, this 24 day of April, 2003.

BY THE COURT

  
Enrique S. Lamoutte  
U.S. Bankruptcy Judge

cc: all creditors

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property:] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0104-3  
Case: 02-07876ESL

User: CHG  
Form ID: I02

Page 1 of 1  
Total Served: 23

Date Rcvd: Apr 24, 2003

The following entities were served by first class mail on Apr 26, 2003.

D ARROYO, ALBERTO, JR, PO BOX 34315, PONCE, PR 00734  
DA JULIO RIVERA TORO, BOX 5090, PONCE, PR 00731  
T WIGBERTO LUGO MENDER, PMB 241 3071 AVE ALEJANDRINO, GUAYNABO, PR 00969-7035  
+CAMARA DE COMERCIANTES MAYORISTAS (, PO BOX 195337 HATO REY STA, SAN JUAN, PR 00919  
+DEPARTAMENTO DE HACIENDA (HACIENDA), PO BOX 9024140 OFICINA 424-B, SAN JUAN, PR 00902  
STATE INSURANCE FUND (SIF), PO BOX 365028, SAN JUAN, PR 00936-5028  
DEPT JUSTICE-FEDERAL LITIGATION (JU, PO BOX 9020192, SAN JUAN, PR 00902-0192  
AUTORIDAD ENERGIA ELECTRICA (AEE), PO BOX 4267, SAN JUAN, PR 00936  
PR DEPARTMENT OF LABOR (LABOR2), PRUDENCIO RIVERA MARTINEZ BLDG,  
505 MUNOZ RIVERA AVENUE 12 FLOOR, SAN JUAN, PR 00918  
US TRUSTEE (UST), EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922  
1 ISLAND FINANCE, PO BOX 195369, HATO REY, PR 00919-5369  
2 BANCO POPULAR, PO BOX 362708, SAN JUAN, PR 00936-2708  
3 BANCO POPULAR DE PR, PO BOX 70100, SAN JUAN, PR 00936  
4 CITIBANK INTL, PO BOX 8005, S HACKENSACK, NJ 07606  
5 RETAIL SERVICES, PO BOX 60107, CITY OF INDUSTR, CA 91716-0107  
6 SCOTIABANK, PO BOX 362649, SAN JUAN, PR 00936-2649  
7 SEARS, PO BOX 71204, SAN JUAN, PR 00936  
8 +WESTERN BANK, CALL BOX 1180, MAYAGUEZ, PR 00681-1180  
9 POPULAR AUTO, ONEIDA PEREZ, PO BOX 366818, SAN JUAN, PR 00936-6818  
10 NORWEST FINANCIAL, PO BOX 195369, SAN JUAN, PR 00919-5369  
11 BANCO POPULAR, PO BOX 366818, SAN JUAN, PR 00936-6818  
12 CITIBANK NA/CITICORP-PR&CS INC, PO BOX 195079, SAN JUAN, PR 00919-5079  
13 DEPARTMENT OF TREASURY, SECCION DE QUIEBRAS OFICINA 424-B, PO BOX 9024140,  
SAN JUAN, PR 00902-4140

The following entities were served by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
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I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Apr 26, 2003

Signature:

